

<p>1. CUSTOMER SEGMENT</p> <p>Customer criteria :</p> <ul style="list-style-type: none">1. Working segment - Salary slip2. Students: - Education details	<p>6. CUSTOMER CONSTRAINTS</p> <p>Customers must feel safe</p> <p>VIRTUAL- Create a virtual assistant, layer above of</p> <p>To ensure security. CACHE- mini server at each user's device to have maximum fault</p> <p>MULTI-Signatured via private wallet of user</p>	<p>5. AVAILABLE SOLUTIONS</p> <p>In order to contribute to advances in the financial sphere of the economy, with their valuable repercussions in the real one not to be underestimated. Created a mobile assistant solution that could work across platforms to better serve customers;</p> <p>Using IBM Cloud and IBM Watson Assistant, the company created an AI-powered virtual assistant that is described as being "smart, secure and almost human" providing</p>
<p>2. JOBS-TO-BE-DONE/PROBLEMS</p> <ul style="list-style-type: none">+ Need for 24-hour support+ Staff's can get+ Quantity of customers are high	<p>9. PROBLEM ROOT CAUSE</p> <p>Internet connection to the bank's website and a telephone link to customer service.</p> <p>Further innovations in the financial industry and notably in home banking are a have been stimulated by the decline in the price of personal computers and the increase in their presence in households, thus laying the foundation for the virtual bank (also called digital-only and online-only bank) as a new type of banking institution: it delivers its services through the Internet or other forms of and merely exists in cyberspace.</p>	<p>7. BEHAVIOUR</p> <p>Direct: Customer use banking chatbot</p> <p>Indirect</p> <ul style="list-style-type: none">Customer approach the bank service

<h3>3. TRIGGERS</h3> <p>User wants the chatbot to understand the reason, implementing a chatbot.</p> <p>Stop for a second and ask yourself two questions: "Which problem would the chatbot solve?" "What will exactly a chatbot be doing?"</p>	<h3>10. YOUR SOLUTION</h3> <ul style="list-style-type: none"> -> Define the chatbot goal or goals -> Define an area that the chatbot can take over -> Choose channels and languages -> List the integrations -> Choose the right chatbot vendor or chatbot platform -> Create a detailed chatbot roadmap and project requirements -> Think about security -> Create a chatbot persona, design a chatbot flow, and a logic tree -> Start with building a POC or MVP -> Start building the full version of the chatbot -> Add integrations and connect must-have tools 	<h3>8. CHANNELS of BEHAVIOUR</h3> <p>To begin with, it must be accounted for the significant improvements in information technology that have been translated into new means of making banking and financial services available, including delivering them electronically:</p> <p>no surprise that e-finance has increasingly expanded, at a relatively fast pace, as financial institutions have quickly perceived the risk of becoming obsolete if this evolving trend would not be endorsed;</p> <p>a case in point has to do with the automated teller machine (ATM)</p>
<h3>4. EMOTIONS</h3> <p>Customers are insecure about their information.</p> <p>They are feeling exhausted</p>		